Certificate Number: 02921-PAE-DE-035292721

Bankruptcy Case Number: 15-16178



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 20, 2021</u>, at <u>10:37</u> o'clock <u>PM EST</u>, <u>Mark Hess</u> completed a course on personal financial management given <u>by internet</u> by <u>Credit Counseling Center</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: January 22, 2021 By: /s/Erica Librach

Name: Erica Librach

Title: counselor